

plaintiff is *pro se*, plaintiff is still required to comply with the rules and orders of the court. The Magistrate Judge's report contained the entire factual allegations of plaintiff's current complaint. Based upon the limited facts alleged by plaintiff, the Magistrate Judge did not err in finding that there was no factual basis for any claim against defendant. In addition, the Magistrate Judge found that plaintiff's case was barred, because her claims against the servicer of her loan had been finally decided in plaintiff's first lawsuit. The Magistrate Judge was correct in finding that the servicer of her loan was acting on behalf of defendant Wells Fargo. Defendant also correctly points out that plaintiff does not challenge the reasoning in the report. An additional amendment of her complaint cannot cure the problems plaintiff has in failing to assert any plausible legal theory.

Having received the report of the United States Magistrate Judge, and considering the objections thereto filed by plaintiff [Doc. #28], and defendant's response to plaintiff's objections [Doc. #31], this court is of the opinion that the findings and conclusions of the Magistrate Judge are correct and adopts the Magistrate Judge's report as the findings and conclusions of the court.

It is, therefore, **ORDERED** that defendant Wells Fargo Bank, N.A.'s Motion to Dismiss [Dkt. #12] is **GRANTED**, and plaintiff's claims against this defendant are **DISMISSED** with prejudice.

All relief not previously granted is hereby **DENIED**.

The Clerk is directed to **CLOSE** this civil action.

So **ORDERED** and **SIGNED** this 19 day of **September, 2012**.



Ron Clark, United States District Judge